

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 6/26/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors --- Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James D Reedy
11045 Theresa Circle
Unit 1A
Palos Hills, IL 60465

Case Number: 15-22169 Office Code: 1	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-7622
Attorney for Debtor(s) (name and address): Charles L. Magerski Sulaiman Law Group, LTD 900 Jorie Boulevard Suite 150 Oak Brook, IL 60523 Telephone number: (630) 575-8181	Bankruptcy Trustee (name and address): Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604 Telephone number: 312-431-1300

Meeting of Creditors:

Date: July 22, 2015

Time: 01:00 PM

Location: 224 South Michigan, Suite 800, Chicago, IL 60604

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **10/20/15**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): **12/23/15**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan and Attorney Fees

The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation and to consider a request by debtor's counsel for payment of legal fees will be held:

Date: September 3, 2015, Time: 10:30 AM, Location: 219 South Dearborn, Courtroom 744, Chicago, IL 60604

The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00

If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/21/15

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604
Telephone number: 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: June 29, 2015

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	

In re:
James D Reedy
Debtor

Case No. 15-22169-ERW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: mmiller
Form ID: b9i

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Total Noticed: 47

Date Rcvd: Jun 29, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2015.

db +James D Reedy, 11045 Theresa Circle, Unit 1A, Palos Hills, IL 60465-3239
23435270 +Ameriloan, Max ROI Leads, 40 N. Central, Suite 1400, Phoenix, AZ 85004-4436
23435272 +Associated Cardiovascular, 12255 South 80th Avenue, #204, Palos Heights, IL 60463-1284
23435284 ++CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662
(address filed with court: Choice Recovery, 1550 Old Henderson Road, Suite 100-S, Columbus, OH 43220)
23435277 +Capital One Auto Finance, 1680 Capital One Drive, Mc Lean, VA 22102-3407
23435288 +Diversified Adjustment, 600 Coon Rapids Blvd Nw, Coon Rapids, MN 55433-5549
23435290 +Diversified Services Group, 5800 E Thomas Road, Suite 107, Scottsdale, AZ 85251-7510
23435291 +GLCU, Attn: Bankruptcy, 2525 Green Bay Road, North Chicago, IL 60064-3012
23435292 +Green Valley Estates Master Condominium, 11018 Theresa Circle, Unit 1C, Palos Hills, IL 60465-2285
23435293 +National Recoveries Inc, 14735 Highway 65 NE, Suite 100, Andover, MN 55304-4886
23435303 +PLS Loan Store Corporate Headquarters, One South Wacker Drive, Chicago, IL 60606-4614
23435296 +Palos Community Hospital, 12251 S. 80th Avenue, Palos Heights, IL 60463-0930
23435297 +Palos Diagnostics, SC, PO Box 5958, Carol Stream, IL 60197-5958
23435298 +Palos Emergency Medical Services, 12353 Surrey Lane, Homer Glen, IL 60491-8801
23435299 +Palos Medical Group, LLC, 12251 S. 80th Avenue, Palos Heights, IL 60463-1256
23435300 +Pay Day Loan Store, 300 N. Elizabeth Street, Chicago, IL 60607-1143
23435301 +Pay Day Loan Store of Illinois, Inc., 947B Sibley Boulevard, Dolton, IL 60419-2139
23435302 +Pierce & Associates, 1 North Dearborn, Ste 1300, Chicago, IL 60602-4373
23435309 +Tabassum Hanif, 11900 SW Highway #101, Palos Park, IL 60464-1307
23435310 +Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
23435311 +Wells Fargo Home Mortgage, 5620 Brooklyn Boulevard, Minneapolis, MN 55429-3056
23435314 Zingo Cash, 200 N. Fadway Drive, Suite 180, Vernon Hills, IL 60061

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Cmagerski@sulaimanlaw.com Jun 30 2015 01:15:18 Charles L. Magerski,
Sulaiman Law Group, LTD, 900 Jorie Boulevard, Suite 150, Oak Brook, IL 60523
tr +E-mail/Text: courtnotices@ch13.com Jun 30 2015 01:16:09 Marilyn O Marshall,
224 South Michigan Ste 800, Chicago, IL 60604-2503
ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Jun 30 2015 01:16:19 Patrick S Layng,
Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
Chicago, IL 60604-2027
23435271 Fax: 800-295-3568 Jun 30 2015 01:30:21 AmeriLoan, 3531 P Street NW, Miami, OK 74355
23435273 +EDI: ATTWIREBK.COM Jun 30 2015 00:49:00 AT&T, 225 W. Randolph Road,
Chicago, IL 60606-1838
23435274 EDI: CINGMIDLAND.COM Jun 30 2015 00:48:00 AT&T Mobility, PO Box 6416,
Carol Stream, IL 60197-6416
23435275 +EDI: ATTWIREBK.COM Jun 30 2015 00:49:00 At&T Services, Inc,
Karen A. Cavagnaro Lead Paralegal, One At&T Way, Room 3A 231, Bedminster, NJ 07921-2693
23435280 E-mail/Text: bankruptcy@cashcall.com Jun 30 2015 01:17:57 Cash Call, P.O. Box 66007,
Anaheim, CA 92816
23435276 +EDI: CAPONEAUTO.COM Jun 30 2015 00:48:00 Capital One Auto Finance, 3901 Dallas Parkway,
Plano, TX 75093-7864
23435276 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Jun 30 2015 01:18:05
Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
23435278 +EDI: CAPONEAUTO.COM Jun 30 2015 00:48:00 Capital One Auto Finance, 3905 N, Dallas Parkway,
Plano, TX 75093-7892
23435278 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Jun 30 2015 01:18:05
Capital One Auto Finance, 3905 N, Dallas Parkway, Plano, TX 75093-7892
23435279 +EDI: CAPITALONE.COM Jun 30 2015 00:48:00 Capital One, N.A.*., 1680 Capital One Drive,
Mc Lean, VA 22102-3407
23435282 +E-mail/Text: bncmail@w-legal.com Jun 30 2015 01:16:37 CashCall, Inc.,
c/o Weinstein & Riley, PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
23435281 +E-mail/Text: bankruptcy@cashcall.com Jun 30 2015 01:17:57 Cashcall Inc,
1 City Boulevard W, Orange, CA 92868-3621
23435285 +EDI: RCSFNBMARIN.COM Jun 30 2015 00:48:00 Credit One Bank, Po Box 98873,
Las Vegas, NV 89193-8873
23435286 +E-mail/Text: bankruptcynotices@devry.edu Jun 30 2015 01:17:21 DeVry Inc,
3005 Highland Parkway, Downers Grove, IL 60515-5799
23435289 +E-mail/Text: asaravia@dsgcollect.com Jun 30 2015 01:16:18 Diversified Services Group,
Attention: Bankruptcy Department, 1824 W Grand Avenue - Suite 200, Chicago, IL 60622-6721
23435295 +EDI: NAVIENTFKASMSERV.COM Jun 30 2015 00:49:00 Navient, PO Box 9635,
Wilkes Barre, PA 18773-9635
23435294 +EDI: NAVIENTFKASMSERV.COM Jun 30 2015 00:49:00 Navient, Po Box 9655,
Wilkes Barre, PA 18773-9655
23435306 +EDI: NAVIENTFKASMSERV.COM Jun 30 2015 00:49:00 Sallie Mae, 11100 USA Parkway,
Fishers, IN 46037-9203
23435304 +EDI: NAVIENTFKASMSERV.COM Jun 30 2015 00:49:00 Sallie Mae, Po Box 9500,
Wilkes Barre, PA 18773-9500
23435307 +EDI: NAVIENTFKASMSERV.COM Jun 30 2015 00:49:00 Sallie Mae, c/o Sallie Maie Inc.,
220 Lasley Avenue, Wilkes Barre, PA 18706-1496

District/off: 0752-1

User: mmiller
Form ID: b9i

Page 2 of 2
Total Noticed: 47

Date Rcvd: Jun 29, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

23435305 +EDI: NAVIENTFKASMSERV.COM Jun 30 2015 00:49:00 Sallie Mae, Attn: Claims Dept,
Po Box 9500, Wilkes Barre, PA 18773-9500
23435308 EDI: NAVIENTFKASMGUAR.COM Jun 30 2015 00:49:00 Sallie Mae Inc. on behalf of USA FUNDS,
Attn: Bankruptcy Litigation Unit E3419, PO Box 9430, Wilkes Barre, PA 18773-9430
23435310 +EDI: BLUESTEM.COM Jun 30 2015 00:49:00 Webbank/fingerhut, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820
23435312 +EDI: WFFC.COM Jun 30 2015 00:48:00 Wells Fargo Home Mortgage, Po Box 10335,
Des Moines, IA 50306-0335
23435313 +E-mail/Text: jennifer.galan@wellsfargo.com Jun 30 2015 01:17:17 Wells Fargo Home Mortgage,
4101 Wiseman Boulevard, #Mc-t, San Antonio, TX 78251-4200
TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23435287 Devry Inc., 814 Commerce Drive
23435283* ++CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662
(address filed with court: Choice Recovery, Po Box 20790, Columbus, OH 43220)
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2015 at the address(es) listed below:

Charles L. Magerski on behalf of Debtor James D Reedy Cmagerski@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.co
m;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info
Marilyn O Marshall courtdocs@chi13.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3